Electronic Acknowledgement Receipt				
EFS ID:	1595664			
Application Number:	10788919			
International Application Number:				
Confirmation Number:	7488			
Title of Invention:	Method of refinancing a mortgage toan and a closing package for same			
First Named Inventor/Applicant Name:	Geoffery H. Dreyer			
Correspondence Address:	Brian J. Laurenzo  Dorsey & Whitney LLP  Sulte 3900  801 Grand Avenue  Des Moines IA 50309  US 515-283-1060  laurenzo.brian@dorseylaw.com			
Filer:	Jason Michael Hunt/Todd Michel			
Filer Authorized By:	Jason Michael Hunt			
Attorney Docket Number:	435565-405			
Receipt Date:	15-MAR-2007			
Filing Date:	27-FEB-2004			
Time Stamp:	15:21:39			
Application Type:	Utility			
Payment information:				
Submitted with Payment	yes			
Payment was successfully received in RAM	\$120			

172

RAM confirmation Number

Deposit Account	502498	
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The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1	Amendment - After Non-Final Rejection	OA_Response.pdf	495600	no	11
Warnings:					
Information:					
2	NPL Documents	OA_attachment.pdf	335024	no	8
Warnings:		'			
Information:					
3	Fee Worksheet (PTO-06)	fee-info.pdf	8162	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	838786		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/IDO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.